# IRMA TIMES

READ IN THE HOME OF EVERY RESIDENT IN THE IRMA TRADING AREA.

Vol. 22. No. 49.

Irme, Alberta, Friday, June 3rd, 1938.

### Thursday, June 9th---Proceeds Day, For Irma Sports

# Irma Hockey Club

Anglican Church Notes

ITIME Hockey Club
Sponsor Sports
Thurs, June 9
Leave small certification of the control of the c

## Wedding Bells

By H. G. L. Strange, Director,
"Crop Testing Plan"

"Wars and Rumours of Wars."—
This expression is as old as mankind, and is found in all languages.
Why do nations fight so much?.
The Research Department of the seal and distressing struggles? I for existence and teristics or defects, are perhaps make it casior, by lowering their ainly responsible.

1.—The struggle for existence and teristics or defects, are perhaps make it casior, by lowering their ainly responsible.

1.—The struggle for existence and teristics or defects, are perhaps make it casior, by lowering their ainly responsible.

2.—Selfishness — Which makes besides which, would also be a decountries that have an abundance of cent fair and kindly thing to do.

"Cr. Dew carried the adjournment.—Roy W. Hay, Sec'y-Treas. "Speaking from the viewpoint of a business man, it seems to me that our countries making have taken possession for limiton has developed much in advancement of what it should have vancement of what it should have business man, it seems to me that our countries when he possession of the word things of this world make it casior, by lowering their airlies, or the "have non" countries and in extended the adjournment.

This structure is the vertical of the sum of the past of the first of the world wancement of what it should have and trivial was a design of the world wancement of what it should have a sum and teristics or defects, are perhaps make it casior, by lowering their airlies, or the "have non" countries and it is a sum of the past of the "have non" countries, and he will not have the difference of the make it casior, by lowering their and the full transport of the sum of the past of the make it casior, by lowering their and the past of the make it casior, by lowering their and the past of the make it casior, by lowering their and the past of the make it casior, by lowering their and the past of the make it casior, by lowering their and the past of the make it casior, by lowering their and the past of the make it casior, by lowering th

## Irma Times

AD	VERTISI	NG R	ATES	
Want Ads	per ins	ertion.		25e
Stray or S	trayed, 3	issues	tor	1.00
Card of T				
In Memor				50e
Local adv	ertising,	per lin	1e	5e

IRMA LODGE No. 56



Meets First and Third Tuesday in each month, at 8 p.m. in the I, O, O, F, Hall. Visiting Brothers Always Welcom

## Professional Cards

DR. H. L. CALDWELL
Dentist, of Viking
will be in the IRMA DRUG STORE
Every FRIDAY for Professional

### DENTIST

DR. E. V. SPRINGBETT Wainwright IN IRMA EVERY TUESDAY

CLIFTON G. PURVIS CLIFTON G. PURVIS
Barrister, Solicitor & Notary Public
Viking Phones: Office 7, Res. 30.
Irma Phone: No. 37.
Visits W. Masson's Office, Irma, Every Friday.

WILLIAM MASSON
Notary Public
, Real Estate, Insurance
A - ALBERTA

J. W. STUART
Licensed Auctioneer
For sale dates in Irma District
see W. Masson, Irma.
WAINWRIGHT - ALBERTA

C. GREENBERG, M.D. Physician and Surgeon Phone 40

### FOR SALE

1928 Pontiac Car. 1928 Chevrolet. Model K 18-32 Case Tractor

For Prices, see R. W. MAGUIRE
Agent for Willys Cars and
Case Implements
Phone 8 Irma, Alta

## Shipping Hogs

SHIPPING HOGS EVERY TUESDAY HIGHEST PRICES PAID 1

A. E. Foxwell PHONE 13

## When In Edmonton

Pay a Visit to the STRAND EMPRESS PRINCESS DREAMLAND THEATRES.

TALKING PICTURES AT THEIR BEST





IN EDMONTON

The Royal George or Leland Hotels

Hospitality and Service AND GRAND FOOD Free Bus Service in connection.



ing a vigorous search for good material of Canadian origin.

A Major Objective

When the Canadian Broadcasting Corporation was set up it was an nounced that one of its objectives would be to develop Canadian talent and, in fact, this was one of the strongest recommendations of the Aird Commission's report in 1929 when the Commission said:

"In our survey of conditions in Canada we have—heard the present radio situation discussed from many angles with considerable diversity of opinion. There has, immover, been unanimity on one fundamental question—Canadian radio listeners want Canadian broadcasting. At present the majority of programs heard are from sources outside of Canada. It has been emphasized to us that the continued reception of these has a tendency to mould the minds of the young people in the home to ideals and opinion, that are not Canadian. In a country of the wast geographical dimensions of Canada broadcasting will undoubtedly become a great force in fostering a national spirit and interpreting national citizenship."

While the present radio governing body in Canadas to dut with this ideal in mind, unfortunately there has been a recent recession from this principle, with announcements that still more time in future will be devoted to programs of foreign origin—meaning, of course, from United States sources. Inability to finance broadcasting of all-canadian programs been given as the reason for this departure from the original objective.

This recession from the all-Canadian ideal is very regretable and it is to be hoped that means will soon be found for returning to the principles set forth in the Airl Commission report and promulgated when the Canadian Bradcasting Corporation was given charge of "the ether".

Abolish Private Stations?

set forth in the Aird Commission report and promulgated when the Canadian Bradcasting Corporation was given charge of "the ether".

Abolish Private Stations?

Abolish Private Stations?

Commenting on the situation the Labor Review in a recent issue went so far as to suggest that privately-owned stations should be abolished as a means to this end.

"If we are to have a thoroughly Canadian broadcasting service," said the Labor Review, "the privately-owned stations must be abolished. Maintained as they are by advertising, broadcasting in Canada cannot be freed from commercial appeals while the private stations remain. And since much of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sources the continuence of the paid broadcasting comes from foreign sour

Whether or not this is the correct diagnosis and solution of the problem, certainly it is a matter of grave concern to the country as a whole and is one which should receive the most careful consideration.

Fish have sensations of discomfort, but their pain nerves are not developed to as great a degree as in are, in the order named: date paim, higher forms of life. For this reason, they suffer very slightly when hooked or speared.

According to one authority, the 10 most important trees in the world most important trees in the world most important trees in the volume of the paim, almond, apple, fig. mulberry, olive, lemon, cinchona and rubber.



Two pairs of cuffs for each pair of trousers—one pair attachable for all provider—is the patented invention of a talloring house at Canada in which to pack the salmon acts.

A Fiji chief has sent the King a The temperature at the 10-mile necklace of whale's teeth. Those level above the equator is about 110 were the things Jonah saw when he degrees Fahrenheit below zero, while was beginning to feel somewhat down in the mouth.

Amber, used for pipe stems and cigarette holders, is the petrified sap of prehistoric pine trees found on the shores of the Baltic Sea.

Two-fifths of the farmers of Mani-oba operate automobiles. 2255

A woman correspondent writ "All I have to say to my husband 'Are you going to mow the lawn aren't you'?" And then he eit does or doesn't, of course.

The really fascinating w the one who can always con that she knows less than we

## For Your Preserving



Use It This Year

flour is dampened; then beat vigorously one minute.

Melt four tablespoons butter in \$x 8 x 2:nh pan or 8-inch skillet \$x 8 x 2:nh pan or 8-inch skillet with the skillet pan or 8-inch skillet with the skillet pan or 9-inch pan or 9-inch pan or 9-inch patter out on contents of pan. Eake in moderate oven 1300 degrees cake from sides of pan with spatula. Turn patter out on contents of pan. The pan of 9-inch pan of 9-inch pan or 9-inch

Three swing bands will provide plenty of noise at the Canadian Na-tional Exhibition this year. For those who still appreciate music, the Royal Artillery Band of England, will be located at the opposite end of the

Out of 10,000 different grasses—including corn and other grains—over 1,300 are native to the United-Btates.



Within net cages, spread over bushes in a London suburban area of Kent, thousands of butterfiles of many different species are bred for collectors and scientists.

The average man sleeps more soundly during the first two hours of his nightly repose than during the rest of his slumber period, according to the results of tests.

Editor—"This isn't poetry, my dear





APPLEFORD PAPER PRODUCTS LTD WINNIPEG - REGINA - SASKATOON - CALGARY - EDMONTON KIDNEYS WILL CAUSE IT!

uggish kidneys let polsons cumulate in your system. me back, lumbago and rheu-ame back, lumbago and chau-



Tired, Dull, Heavy Mornings.

Keep your liver haulity and you'll tell read very marsing. When you wake up seeing "rated" your liver is and of order our liver -clears the blood of poisson, separates the nontrining part of your food out the waste. Supplies energy to muncle, saastive, being search, hidders, and saastive, being search, hidders, and saastive, being search, hidders, and so women in! caugh. Fruit-a-tires! wade from fruits and both, will strengthen of build up you tire like nathing she will menting. Try Fruit-a-tires. All drugsitismening. Try Fruit-a-tires. All drugsitismening.

## FRUIT-A-TIVES LIVER TABLETS

be moved. Also La Bathberry at her own invitation. I hope you don't

Glad to have them stay, sir.

What? Fed up with them already

ready?"
"I've always been fed up with
them," burst out Ernest. "I didn't
ask them here. I wish they'd go..."
"I'r ather like one of them," said
the earl, worrying his, kipper.
"Yes, little Mervin is an "attractive
boy," said Ernest.
The earl snorted.
"That pestilential nipper!" he ask

Fantastic Art Ornaments THIS BACKACHE AGONY!





ing Exhibition In New York.
Remember "the exhibition of bad taste" back in 1913, when they gave a moustache-cup tea in New York, and invited all the men with walrus moutaches?

A quarter century after that show provoked the mirth of art circles on two continents, the woman who planned it opened a second exhibition.—fantastic and amuising art ornaments of the last three centuries.



THE COLD AND ADDRESS OF THE COLD AND ADDRESS OF THE COLD AND ADDRESS OF THE COLD ADDRE

his lordship in the garden," Crump informed him.

"All present and accounted for, then."

"Yes, sir."

"Please make my apologies to them for deserting them, but tell an autoblography which was, secretly them I was called to Bristol on urg-printed and now lies locked in a vault ent business. I'll be back in time for of the British Museum, the London just a printers error, it should be carry half-ton loads on their backs.



## Boys' Sport Suit Bargain

Only occasionally do you get the opportunity of such a real bargain as this one. You may dress your boy smartly for the summer events at a minimum cost. Thorth-Western Sport Suits, made in Edmontion from neatly patterned tweeds. The jacket is zipper fastened with bi-swing back, pleated waist, and take-ins; pants have cuff bottoms and wide 3-button waist band. Sizes 8 to 18 years. All one Feature Price. 5.95

## Summer Slacks

New Arrivals for the out-door minded Miss, in Smart Summer Slacks

GIRLS' "SPORTOG" SLACK-

WOMEN'S NAVY DRILL SLACK-

A nice quality slack for the ball games; plain finish but a good cloth. Sizes 14 to 20 ....... 1.39

WOMEN'S 12-TEST SLACK-

Made from navy 12-test drill, full shrunk and fast color; lovely soft cloth. Sizes 14 to 20 ..... 1.79

WOMEN'S FANCY 12-TEST SLACK-

Made from famous 12-test drill but in very smart plaid pattern in navy and brown. 12 to 20. 1.79

### Childs' Printella Dresses



Have you seen these dainty dresses for the little Miss, made with the same care and style as mother's. Nice patterns, with panties to match. Sizes 2 to \$1 6. Priced at ......

MISSES' PRINTELLA DRESSES-

For the junior, made in the same good mode as the ladies'. Sizes 8 to 14. \$1 and 1.50

## Children's Vests - Bloomers

Summer weight cotton vests and bloomers for girls. Sleeveless vest and regular style 25c bloomers. All sizes, 22 to 32. 25c

## Girls' Rayon Panties

Good quality rayon yarns made with stylish panties. Applique motif for trim. 29c

## **Men's Sport Oxfords**

Made from biege color elk with brown calf toe-cap, and brown calf trim at eyelet and quarter; leather insole, outsewn oak outsole.

MEN'S BLACK OXFORD

## Men's Weatherized Hats

MEN'S LEWIS HATS-

Made from nice soft quality feather-weight fur-felt. All the good spring shades, in the new blocks. Smartly styled for summer days. **2.95** 

## DRINK FRUIT JUICES FOR HEALTH!

Prune Juice—12 oz	2	Tins	25c
Ripe Fig Juice—12 oz	2	Tins	25c
Grape Fruit Juice—131/2 oz	2	Tins	25c
Grape Juice—10½ oz	2	Tins	29c
		Tins	

Salmon-Fancy Quality Pink	2	for	25c
Corn-Ontario Golden Sweet Corn	2	for	23c
Jam-Pure Fruit and Apple Jam			45c

## Extra Specials

Saturday and Monday

GRAPE NUTS FLAKES-3 Pkts. 29c COFFEE-Malkin's Best-38c

J. C. McFarland Co.

and str. and

### W.C.T.U. MEETING

the May meeting of the loca T.U., held Thursday afternoon Irma was well represented at the arrow Sports on June 1st.

Mrs. Watkinson arrived home from er visit at holden last Monday.

Mr. and Mrs. V. Hutchinson spent college and the presence contest.

A cordial vote of thanks was passed in Edmonton on business.

Wednesday and Thursday of this seek in Edmonton on business. Born, to Mr. and Mrs. A. E. Milne, of Irma, at the Lamont hospital, on and Rev. P. A. Rickard of Wainwright visited Mr. W. E. Inkin of Irma at the Wainwright hospital last Sunday afternoon.

Quick, reliable work. All work done by machinery. Satisfaction guaranteed. Pleasing prices.—O. K. Shoe Repair Shop, Main St., Wainwright.

The next regular meeting of the The next regular meeting of the Irma Social Credit group will be held on June 6th at the home of Mr. and Mrs. P. Sellstedt. A hearty invitation to all social Crediters.

Mr. and Mrs. M. Enger and family and Mr. and Mrs. Manager and and aughter motored to Entwhistle, Alberta, on Saturday to visit their brother and wife, Mr. and Mrs. E. Enger.

The W. A. of St. Mary's church

Local prizes for the Scientific Temperance context were awarded the Irman Scientific Temperance context.

wonder that we have no immigration of the Municipal District of Battle River No. 423 for the position of Assessor, for the said Municipal District in compliance with The Sassament Act, being Chapter 81 of the Statutes of Alberta 1938, for a General Assessment, same to be completed not later than the first day of October, 1938.

A Wainwright, Min. Hospital Dist, No. 17 will be held in the Town Hall, at Wainwright, Alta, at 2 o'clock in the Atternoon of June 11th, 1938.

J. W. STUART, See'y., Wainwright Mun. Hospital District in compliance with The Statutes of Alberta 1938, for a General Assessment, same to be completed not later than the first day of October, 1938.

Applicants to state qualification will be considered by the Council of the Municipal District in compliance with The Statutes of Alberta M. D. 423.

cotober, 1938.

detail with the first No.

will be held in 'the Town Hall,' at inveright, Alta, at 2 o'clock in the remon of June 11th, 1938.

W. STUART, Sec'y.

Wainwright Mun. Hosp. Dist. 17.

Wainwright Mun. Hosp. Dist. 17.

Chas. Wilbraham, Sec-Treas.

M. D. Battle River No. 423.

Irma, Alberta.

\*\*Details qualifications, but not pecuniary terms.

Such applications must be in the hands of the Secretary-Treasurer of the Municipal District not later than 6.m., June, 6, 1938.

Chas. Wilbraham, Sec-Treas.

M. D. Battle River No. 423.

Irma, Alberta.

\*\*Page 1. \*\*Page 2. \*\*Page 2.

## Free Lending Libraries

Are being placed at one line country elevator in the towns, villages and hamlets throughout the areas of Western Canada villages and hamlets throughout the areas of Western Canada which have suffered crop failures as a result of lack of rainfall in recent years. These libraries, which owe their initial inception to Her Excellency The Lady Tweedsmuir, are made possible through the joint efforts of the Association of Canadian Böokmen and other public spirited organizations and citizens throughout Canada. The North-West Grain Bealers' Association has made itself responsibility for the expense of housing, distribution and circulation of the books.

Members of families, regardless of which elevator system or company they patronize, may obtain the loan of books from this library without charge. When the books in a library have served the needs of a community another unit will be moved into the district

North-West Grain Dealers' Association

## A FEW CANDID WORDS ABOUT BANK EARNINGS

Half of one per cent. a year on total assets is not much of a profit margin for any business, corporate or individual.

Yet that is all the "velvet" there is in the business of Canada's chartered banks.

Banks nay interest

Canada's chartered banks.

Banks pay interest on personal savings deposits. They charge interest on loans.

The difference is not all "velvet" by any means—for these reasons:

(a) It costs money to operate a bank.
(b) The cash reserves held by the bank earn nothing(c) A bank must provide for losses,
(d) Earnings on a great deal of a bank's assets are very low-

More than 25 agrees used to a Dank 8 assets are very banks. In the last en fiscal years Canada's chartered banks have paid in wages and salaries, some \$376,000,000 — purchasing power distributed over the Dominion.

Dominion.

In the same ten years banks paid in taxes to municipalities \$44,831,930; to provinces \$14,429,320, and to the Dominion, \$24,027,324, a total of \$79,288,574.

Banks have other costs, too. Banks have other costs, too fact, contributions to pensions and group insurance for employees. Depreciation on buildings takes a large amount each year.

ings takes a large amount each year.

Any money a bank fays—
Lares, wages or other costs—can' come only from the bank's resources—and must be paid in eash. No magic car produce it. Banking is not all sunshine. It has its cloudy sepects too. Banks must stand ready to pay their creditors—the depositors and note-holders—a hundred cents on the dollar; but banks unfortunately cannot always collect a hundred cents on the dollar. They have losses, inevitably, and must set aside substantial sums to meet them.

A bank must keep itself in such a cash position as to be able to pay you your deposit whenever you see fit to withdraw the such a cash position as to be able to pay you your deposit whenever you see fit to withdraw thanks are remitted.

such a cash position as to be able to pay, you your deposit whenever you see fit to withdraw it.

Chartered banks are required by law to lodge with the Bank of Canada, or hold in Bank of Canada, or hold in Bank of Canada notes, five per cent. of their depositors' funds; but, in practice, they always carry about twice that percentage. Deposits with and notes of the Bank of Canada earn no interest for the chartered banks.

It is necessary also to keep a further amount in short term investments readily convertible into cash. The yield on such investments is low, firstly, because Treasury Bills and other short term securities mature at short date; secondly, because—banks having no monopoly of money or credit — cash reserves of many industrial concerns compete for this type of investment.

Bank earnings depend very largely upon loans, but a bank can lend only when the customer terms to borroue.

Ordinary bank loans in 1929 averaged \$1,342,000,000; in 1937 only \$731,000,000;

when business falls off or prices slump, businessmen borrow less money. A given volume of business is handled on less money, too. It would take \$150,000 to handle 100,000 bushels when wheat is at \$1.50 per bushel, but only \$100,000 to handle the same volume when the price is \$1.00 a bushel.

When ordinary loans are not in demand, money, instead of lying idle in the banks, finds investment in Government bonds. These earn substantially less than ordinary loans.

Very obviously bankers would prefer commercial loans.

Money invested in Government bonds is, however, just as much a loan for the Government bonds is, however, just as much a loan for the Government bonds are not a farmer is a credit for his purposes. In 1937 the average of bank loans and investments combined was \$2.158,000,000; in 1929, \$1,341,000,000.

Thus bank credit in Canada was actually greater in 1937 by \$317,000,000 than in the same period of 1929, the boom year. As with credit, so with cash. As of October, 1937, over \$17,000,000 more in bank notes were in the hands of the public than in October of the boom year 1929.

A word with you about dividends.

The Bank Act fixes the parvalue of bank sbares at \$100.

dends.

The Bank Act fixes the par value of bank shares at \$100. The average price paid to banks by the shareholders when shares were issued was \$165 per share. Of this, \$100 has gone to Capital Account, and \$65 has been placed in Reserve.

Over many vess multivided.

has been placed in Reserve.

Over many years undivided profits, now amounting to \$34 per share, have been left in the business by shareholders and added to reserve, for the greater security of depositors and note-holders.

The average shareholder's investment in Canada's chartered banks now, therefore, amounts to \$199 per share. A dividend of say 8 per cent, on the \$100 par value is, in fact, only slightly over four per cent, on the money actually invested, or left with the bank by the shareholder.

## THE CHARTERED BANKS OF CANADA

Your local branch bank manager will be glad to talk banking with you. He will be glad to answer your questions from the standpoint of his own experience. The next article in this way to be a superior when the standard in this newspaper. Watch for it.

## TRAVEL BY BUS!

for -

Comfort, Courtesy, Economy

Leave Irma daily, going east, 8.10 p.m. Leave Irma daily, going west, 8.15 a.m.

WEEK-END EXCURSIONS ON ALL LINES

Sunburst Motor Coaches Ltd.

